

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19–10796–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Audrey M. Fooks  
1280 Dayton Street  
Camden, NJ 08104

Social Security No.:  
xxx–xx–7570

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 12, 2022

JAN: eag

Jeanne Naughton  
Clerk

In re:  
Audrey M. Fooks  
Debtor

Case No. 19-10796-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 12, 2022

Form ID: cscnodsc

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2022:**

Recip ID	Recipient Name and Address
db	+ Audrey M. Fooks, 1280 Dayton Street, Camden, NJ 08104-2014
517967390	+ Brinks Home Security, P.O. Box 814530, Dallas, TX 75381-4530
517981536	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
517984746	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
517967399	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court:, Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
517967398	+ Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
517967400	+ Gary C. Zeitz, LLC, 1101 Laurel Oak Road Suite 170, Voorhees, NJ 08043-4381
517967403	+ Pro Cap III, LLC/US Bank, c/o Gary C. Zeitz, LLC, 1101 Laurel Oak Road Suite 170, Voorhees, NJ 08043-4381

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 12 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	May 12 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517967389	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 12 2022 20:33:00	Aspire, Po Box 105555, Atlanta, GA 30348-5555
518132189	+ Email/Text: documentfiling@lciinc.com	May 12 2022 20:33:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
517967391	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 20:34:00	Comenitybank/jesslondn, Po Box 182789, Columbus, OH 43218-2789
517967392	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 20:34:00	Comenitybk/bedford, Po Box 182789, Columbus, OH 43218-2789
517967393	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 20:34:00	Comenitycb/blair, Po Box 182120, Columbus, OH 43218-2120
517967394	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 20:34:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
517967395	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 20:34:00	Comenitycb/hlthplan, Po Box 182120, Columbus, OH 43218-2120
517967396	+ Email/PDF: creditonebknotifications@resurgent.com	May 12 2022 20:46:48	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
517967397	+ Email/Text: bankruptcynotices@dcicollect.com	May 12 2022 20:34:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
517984746	Email/Text: collecadminbankruptcy@fnni.com	May 12 2022 20:34:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197

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517967399	Email/Text: collecadminbankruptcy@fnni.com	May 12 2022 20:34:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
517974062	Email/PDF: resurgentbknotifications@resurgent.com	May 12 2022 20:47:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517967401	Email/PDF: resurgentbknotifications@resurgent.com	May 12 2022 20:46:50	Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
518030480	Email/Text: perituspendrick@perituservices.com	May 12 2022 20:33:00	Pendrick Capital Partners II, LLC, PO BOX 141419, IRVING, TX 75014-1419
517967402	Email/Text: info@phoenixfinancialsvcs.com	May 12 2022 20:33:00	Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
518049162	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 12 2022 20:34:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518797189	Email/PDF: bncnotices@becket-lee.com	May 12 2022 20:36:41	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517967404	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 12 2022 20:34:00	Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
518122111	+ Email/PDF: ebn_ais@aisinfo.com	May 12 2022 20:46:48	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517967405	+ Email/PDF: DellBKNotifications@resurgent.com	May 12 2022 20:46:49	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518012824		US Bank Cust for Pro Cap III, LLC
518012828		US Bank Cust/Pro Cap III, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2022 at the address(es) listed below:

Name	Email Address
Charles M. Izzo	on behalf of Debtor Audrey M. Fooks cminj2001@yahoo.com izzocr79754@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com) [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)

Isabel C. Balboa

[ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com) [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)

Linda S. Fossi

on behalf of Creditor US Bank Cust/Pro Cap III LLC [lfossi@zeitzlawfirm.com](mailto:lfossi@zeitzlawfirm.com),  
[gzeitz@zeitzlawfirm.com](mailto:gzeitz@zeitzlawfirm.com); [cdillon@zeitzlawfirm.com](mailto:cdillon@zeitzlawfirm.com); [rzeitz@zeitzlawfirm.com](mailto:rzeitz@zeitzlawfirm.com)

Rebecca Ann Solarz

on behalf of Creditor Toyota Lease Trust [rsolarz@kmlawgroup.com](mailto:rsolarz@kmlawgroup.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 7